Information to identify the case:				
Debtor 1	Kimberly Cole	Social Security number or ITIN xxx-xx-6839		
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN		
	First Name Middle Name Last Name	Social Security number or ITIN  EIN		
United States Bankruptcy Court Middle District of Alabama		Date case filed for chapter 13 January 22, 2016		
Case number: 16–30174				

### Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Kimberly Cole	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	2845 Zelda Rd Apt I-2 Montgomery, AL 36106	
4.	<b>Debtor's attorney</b> Name and address	Joshua C. Milam Shinbaum & Campbell 566 S. Perry Street Montgomery, AL 36104	Contact phone 334–269–4440 Email: <u>imilam@smclegal.com</u>
5.	Bankruptcy trustee Name and address	Curtis C. Reding P. O. Box 173 Montgomery, AL 36101	Contact phone 334–262–8371
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	One Church Street Montgomery, AL 36104	Hours open 8:30 AM – 4:00 PM Contact phone 334–954–3800 Date: January 23, 2016

For more information, see page 2

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Debtor Kimberly Cole Case number 16–30174

#### 7. Meeting of creditors Debtors must attend the meeting to March 10, 2016 at 09:00 AM Location: be questioned under oath. In a joint Frank M. Johnson, Jr. Federal Courthouse, ee St. entrance), Sec. 341 Meeting Room case, both spouses must attend. The meeting may be continued or adjourned to a (105), Montgomery, AL 36104 Creditors may attend, but are not later date. If so, the date will be on the court required to do so. docket. \*\*\* Valid photo identification required \*\*\* 8. Deadlines Filing deadline: May 9, 2016 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Filing deadline: June 8, 2016 Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: \_ Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Filing deadline: 30 days after the conclusion of the Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you meeting of creditors The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held: Date: April 11, 2016, Time: 09:30 AM, Location: U.S. Bankruptcy Court, One Church Street, Courtroom 4C, Montgomery, AL 36104 9. Filing of plan If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to 10. Creditors with a foreign extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have address any questions about your rights in this case. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, 11. Filing a chapter 13 bankruptcy case The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline 13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8

Official Form 309I Notice of Chapter 13 Bankruptcy Case page 2

In re: Kimberly Cole Debtor Case No. 16-30174-DHW Chapter 13

## CERTIFICATE OF NOTICE

District/off: 1127-2 User: admin Page 1 of 2 Date Rcvd: Jan 25, 2016 Form ID: 309I Total Noticed: 36

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 27, 2016.
                  +Kimberly Cole, 2845 Zelda Rd, Apt I-2, Montgomery, AES/EDSOUTH, P.O. BOX 2461, Harrisburg, PA 17105-2461
+ALABAMA POWER, P.O. BOX 1088, Arlington, TX 76004-1088
db
                                                                          Montgomery, AL 36106-2672
3472948
                                                            Arlington, TX 76004-1088
3472949
                  +ALABAMA POWER,
                                         3750 NATURALLY FRESH BLVD,
3472951
                   +ARBOR STATION,
                                                                           Atlanta, GA 30349-2964
                  +BAPTIST MEDICAL CENTER, 2105 EAST SOUTH BOULEVARD, MONTGOMERY, AL 36116-2409 +BJ's Auto Sales LLC, P 0 Box 312, Fort Deposit, AL 36032-0312 +CAP ONE BANK USA, P.O. BOX 85015, Richmond, VA 23285-5015
3472952
3472953
3472954
                   EQUIFAX INFORMATION SERVICES LLC, P.O. BOX 740241, Atlanta, GA 30374-0241 EXPERION, P.O. BOX 9701, Allen, TX 75013-9701
3472945
3472947
                    KNOLOGY,
                                1241 O. G. SKINNER DRIVE, West Point, GA 31833-1789
4200 INTERNATIONAL PKWY, Carrollton, TX 75007-1912
3472961
                  +KNOLOGY,
3472962
                               P.O. Box 105202, Atlanta, GA 30348-5202
3472963
                   Knology,
                   KNOLOGY, P.O. BOX 105202, ACTAINER, OR 50510 5252
SALUTE GOLD CARD, P.O. BOX 105374, Atlanta, GA 30348-5374
+SPRINT, 20816 44TH AVE W STE 100, Lynnwood, WA 98036-7744
TRANSUNION CONSUMER SOLUTIONS, P.O. BOX 2000, CHESTER, PA
3472966
3472968
                   +SPRINT.
                                                                                CHESTER, PA 19022-2000
3472946
3472975
                   +US DEPT OF ED, P.O. BOX 7860,
                                                            Madison, WI 53707-7860
                   +VAUGHN LAKES APARTMENTS,
                                                    2600 VAUGHN LAKES BLVD, Montgomery, AL 36117-4695
3472976
3472978
                   +ZELDA POINTE APARTMENTS,
                                                     2845 Zelda Rd,
                                                                        Montgomery, AL 36106-2654
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: jmilam@smclegal.com Jan 25 2016 21:13:12 Joshua C. Milam,
                                                                             1:13:12 Joshua C. Milam,
Montgomery, AL 36104
                  Shinbaum & Campbell, 566 S. Perry Street, Montgomery, AL +E-mail/Text: chl3montgomery@chl3mdal.com Jan 25 2016 21:26:36
                                                                                                     Curtis C. Reding,
tr
                     P. O. Box 173, Montgomery, AL 36101-0173
                   +E-mail/Text: G2APCBANK@southernco.com Jan 25 2016 21:25:08
3472950
                                                                                                ALABAMA POWER, P.O. BOX 160,
                     MONTGOMERY, AL 36101-0160
3472955
                   +E-mail/PDF: BANKRUPTCYEBN@CHARTERCOM.COM Jan 25 2016 22:24:43
                                                                                                     CHARTER COMMUNICATIONS,
                     5990 MONTICELLO DR, Montgomery, AL 36117-6210
                  +EDI: WFNNB.COM Jan 25 2016 20:53:00
3472956
                                                                    COMENITY BANK/NWYRK&CO,
                                                                                                    PO BOX 182789,
                     Columbus, OH 43218-2789
3472957
                  +EDI: CMIGROUP.COM Jan 25 2016 20:53:00
                                                                        CREDIT MANAGEMENT,
                                                                                                  4200 INTERNATIONAL PKWY,
                    Carrollton, TX 75007-1912
                  +Fax: 614-760-4092 Jan 25 2016 21:43:57
Montgomery, AL 36107-3002
                                                                        EASY MONEY. 1102 ANN STREET.
3472958
                   EDI: JEFFERSONCAP.COM Jan 25 2016 20:53:00
3472959
                                                                             Jefferson Capital System,
                                                                                                              16 McLealand Road,
                     P O Box 7999, Saint Cloud, MN 56302-9617
3472960
                   +E-mail/Text: ebnsterling@weltman.com Jan 25 2016 21:25:13
                                                                                               KAY JEWELERS, 375 GHENT ROAD,
                     Akron, OH 44333-4600
3472965
                   +EDI: AMSOUTH.COM Jan 25 2016 20:53:00
                                                                     Regions Bank, 1900 5th Avenue N,
                     Birmingham, AL 35203-2670
3472967
                   +EDI: SECFIN.COM Jan 25 2016 20:53:00
                                                                      SECURITY FINANCIAL, P.O. BOX 3146,
                  Spartanburg, SC 29304-3146
+EDI: RMSC.COM Jan 25 2016 20:53:00
3472969
                                                                   SYNCB/AMERICAN EAGLE,
                                                                                                4125 WINDWARD PLAZA.
                     Alpharetta, GA 30005-8738
3472970
                   +EDI: RMSC.COM Jan 25 2016 20:53:00
                                                                   SYNCB/BELK,
                                                                                   4125 WINDWARD PLAZA,
                    Alpharetta, GA 30005-8738 E-mail/Text: tidewaterlegalebn@twcs.com Jan 25 2016 21:24:31
3472972
                                                                                                   TIDEWATER FINANCE,
                     6520 INDIAN RIVER ROAD, Virginia Beach, VA 23464
                    Fax: 912-629-1539 Jan 25 2016 21:43:58
3472973
                                                                        TITLE MAX,
                                                                                        2453 E. South Blvd.,
                     Montgomery, AL 36116
3472974
                   +EDI: AISTMBL.COM Jan 25 2016 20:53:00
                                                                       TMobile Bankruptcy Team,
                                                                                                       PO Box 53410,
                     Bellevue, WA 98015-3410
3472971
                    E-mail/Text: bankruptcy@tritonmgt.com Jan 25 2016 21:26:24
                                                                                                THE MONEY STORE.
                  2851-A E. SOUTH BLVD, Montgomery, AL 36116
+EDI: WFFC.COM Jan 25 2016 20:53:00 WELLS FARGO/DILLARD, 800 WALNUT STREET,
3472977
                     Des Moines, IA 50309-3891
                                                                                                                 TOTAL: 18
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
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3472964

##+ONE STOP CASH, 1113 E. PERRY HILL ROAD, Montgomery, AL 36109-5211

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 1127-2 User: admin Page 2 of 2 Date Rcvd: Jan 25, 2016 Form ID: 309I Total Noticed: 36

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2016 Signature: /s/Joseph Speetjens

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2016 at the address(es) listed below:

NONE. TOTAL: 0